

WHOLE you



2022 Summer Bulletin

Tried-and-True Financial Health Tips

Money makes the world go round, so we cannot stop thinking about it. This can pile on our stress in daily life. Some people respond to this kind of stress by blocking out the details that might help them get to a better place. When thinking about financial health, there are a few basics to keep in mind.

Know your net worth. A good starting point with money matters is to know what you are working with. This includes your net worth — the difference between what you own and what you owe. To figure this out, you can make a list of your assets (what you own) and your liabilities (what you owe). Your net worth figure will be your assets minus your liabilities. Your net worth will change over time. Recalculate it at least once every year.

Plan, plan, plan. It can be hard to stick to a budget, but planning is worth it. When you create a spending plan, you are taking an honest look at what you can afford to buy. Be clear with yourself on needs versus wants. Create

your budget with this in mind. There are many good apps that can assist you. By being aware, you become more able to make small changes that help you meet your goals.

Save for later. The sooner you can start saving money, the better. Only you can decide what is right for you and your budget, but having a savings cushion is a good way to get through sudden life changes. A common piece of expert advice is to devote at least 20 percent of your after-tax income to paying off debts and putting money into an emergency fund and retirement accounts.

There is a lot of money advice out there. The right advice for you depends on your income, goals, and the kinds of changes you can commit to daily.

More info:

[Investopedia.com/articles/personal-finance/111813/five-rules-improve-your-financial-health.asp](https://www.investopedia.com/articles/personal-finance/111813/five-rules-improve-your-financial-health.asp)

[TheBalance.com/the-50-30-20-rule-of-thumb-453922](https://www.thebalance.com/the-50-30-20-rule-of-thumb-453922)

Nebraska Homeowner Assistance Fund

Need help to stay in your home? Assistance is available for eligible Nebraska homeowners! Learn more and apply for assistance with mortgage payments, past due real estate taxes, homeowners or flood insurance and homeownership association dues. Learn more about the [Nebraska Homeowner Assistance Fund \(NHAF\)](#).



Appeals and Grievances

We want you to be satisfied with the care that you receive and the services that we provide. If you are not, we want you to let us know. You can do this with an appeal or a grievance.

Appeals: Nebraska Total Care may decide you do not need a treatment or service. If we decide to stop or deny a service, you will get a letter. If you disagree with the decision, you can file an appeal. This is a request to change the decision. You can file an appeal by phone, in person or in writing.

Grievances: Are you unhappy with care you got, or how you were treated by the plan or a provider? We want to help you with your concerns. You can file a complaint, also called a grievance.

See your [Member Handbook](#) or call Member Services at 1-844-385-2192 (TTY: 711) to learn more.

24/7 Nurse Advice Line

It is good to know all your options when it comes to medical care. Also, it is good to know that Nebraska Total Care offers the 24/7 Nurse Advice Line at no cost to you. You can get medical advice without leaving home!

Our free 24/7 Nurse Advice Line allows you to get quick, expert answers to your health questions from registered nurses. These nurses have spent lots of time caring for people. Now they are eager to help you. They answer calls 24 hours a day, every day. Call 1-844-385-2192 (TTY: 711) with your health question.

This simple, fast, and free benefit is a great place to start if you are unsure of the best care option for you or a loved one. Or, if you just want the comfort of hearing a medical expert on the other end of the line!



You can get help to quit

Nebraska Total Care cares about you and your family's health. One of the best ways to improve your health and wellness is to stop smoking and tobacco use. Are you ready to make the change? Get online coaching from the [QuitNow® program](#).

Some medications are covered to help with smoking cessation. These include:

- Nicotine Transdermal Patches
- Nicotine Gum
- Nicotine Lozenge
- Nicotine Inhaler
- Nicotine NS Spray
- Bupropion (Zyban)
- Varenicline (Chantix)



Contact Nebraska Total Care for additional information. Our phone number is 1-844-385-2192 (TTY: 711). Learn more about tobacco and smoking cessation at the [Krames Staywell Health Library](#).

Interpreter Services

Translation and interpreter services are available. There is no cost for these services. This includes sign language. We can help you talk with your doctors and other healthcare providers when you do not have another translator available.

Nebraska Total Care has a telephone language line available any time. To request an interpreter, call Member Services. The number is 1-844-385-2192 (TTY: 711). You can tell us the language you speak and we will get an interpreter. They can be on the phone to help you call your healthcare provider. Or, we can have an interpreter available at your appointment.

We will interpret or translate any of our member documents into your preferred language. Just call us and tell us the language you need.

Recharge, Refresh and Improve Your Mood

myStrength is an online tool to help you live your best life. You'll find help for stress, anxiety, chronic pain, and more. It is safe, secure and personalized – just for you. Track your health, enjoy activities, and become inspired. [Register for myStrength](#) and take advantage of the FREE program.

WHOLE you

Protect Yourself: Prevent Skin Cancer

Nice, sunny days are meant to be enjoyed. Do not let your fun in the sun be spoiled by harmful ultraviolet (UV) rays and skin damage. When you protect yourself from UV rays, you lower the risk of skin cancer. You also slow early aging!

Practicing smart sun protection in warmer months is a good way to get into habits that you should have all the time. The danger of UV rays is year-round, even on cloudy or cold days — and even when you are inside but near windows! UV rays can also reflect off snow, water and concrete. Put simply, if your skin is exposed and you are not in a windowless space, you can get exposure to UV rays.

Choose sunscreen with a sun protection factor (SPF) of 15 or higher. Apply it at least 15 minutes before sun exposure. Use it on all exposed skin. Reapply it every two hours if you are sweating or swimming.

Wear long sleeves, long pants and longer skirts. Some materials are better than others at protecting you from the sun. An easy way to gauge how well it can protect you is to hold up the material to the sun. The more light that you can see through it, the less it will protect you from harmful UV rays. Dark and bright colors will protect you more than lighter colors like whites and pastels.

Put on a hat with a full brim when you spend time outdoors. This will help protect your face, ears and neck. Keep in mind that a hat with a partial brim, like a baseball cap, can shield only part of you. And straw hats aren't as effective for blocking out UV rays.

Sport shades. Sunglasses help guard your eyes from UV rays. They also protect the skin around your eyes from sun exposure. Buy a pair you like and wear them whenever you're outside.

Avoid being outside during the hottest times of the day. Always look for shade during peak daytime hours (10 a.m. to 4 p.m.). Find a tree or an outdoor umbrella to shield yourself.

If you work outside, play sports or simply like to spend time outdoors, be extra aware of any changes in your skin. A new growth or an uneven patch of skin can be an early sign of an issue. Set up a visit with your primary care provider (PCP) if you see any changes in your skin or have questions about your risks.

Is The Service Covered?

Do you have a question about whether a medical service is covered? Nebraska Total Care can tell you. Our Utilization Management (UM) department may look at your health records and talk with your doctor.

Coverage decisions are based on:

- If the service is needed
- If the service works well
- If the service is right for you



Services that are medically necessary are those that:

- Prevent or treat illnesses and conditions
- Align with medical standards
- Are provided in a safe place

The Nebraska Total Care UM department does not make choices based on financial reasons. We do not reward doctors or staff for saying no to care. Do you have questions? Call Member Services at 1-844- 385-2192 (TTY: 711). You can always choose to speak to someone in a different language if needed.



Appropriate Use of Antibiotics



Antibiotics are medicines used to treat infections caused by bacteria. They do not work for an illness caused by a virus. And they do not work for an allergic reaction. In fact, taking antibiotics for reasons other than an infection by bacteria can cause problems. You may have side effects from the medicine. And if you need an antibiotic in the future, it may not work well.

When antibiotics likely will not help

Your healthcare provider will not usually give you antibiotics for the conditions listed below. You can help by not asking for them if you have:



- **A cold.** This type of illness is caused by a virus. It can cause a runny nose, stuffed-up nose, sneezing, coughing, and headache. You may also have mild body aches and low fever. A cold gets better on its own in a few days to a week.
- **The flu (influenza).** This is a respiratory illness caused by a virus. The flu usually goes away on its own in a week or so. It can cause fever, body aches, sore throat, and tiredness.
- **Bronchitis.** This is an infection in the lungs. It is most often caused by a virus. You may have coughing, phlegm, body aches, and a low fever. A common type of bronchitis is known as a chest cold. This is called acute bronchitis. This often happens after you have a respiratory infection like a cold. Bronchitis can take weeks to go away. Antibiotics often do not help.

- **Most sore throats.** Sore throats are most often caused by viruses. Your throat may feel scratchy or achy. It may hurt to swallow. You may also have a low fever and body aches. A sore throat usually gets better in a few days.
- **Most outer ear infections.** An ear infection may be caused by a virus or bacteria. It causes pain in the ear. Antibiotics by mouth usually do not help. Low-dose antibiotic ear drops work much better.
- **Some inner ear infections.** An inner ear infection can be caused by a virus in the ear. It can also cause pain and a high fever. Most older children with low-grade fever don't need to be treated with antibiotics.
- **Most sinus infections.** This is also known as sinusitis. This kind of infection causes sinus pain and swelling, and a runny nose. In most cases, it goes away on its own. Antibiotics do not make recovery quicker.
- **Allergies.** This is a set of symptoms caused by an allergic reaction. You may have sneezing, a runny nose, itchy or watery eyes, or a sore throat. Allergies are not treated with antibiotics.
- **Low fever.** A mild fever that is less than 100.4°F most likely does not need to be treated with antibiotics.

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Back-to-School with Asthma

What can you do to prepare for back-to-school?

Schedule a meeting with school staff. This can include the school nurse, teachers, and other staff. Make sure all your child's teachers know that he or she has asthma. Talk about the severity of your child's asthma. Discuss the triggers and [what to do if your child has an asthma attack](#). Make sure the school has important phone numbers. These include the person they should call if your child has an asthma attack, and your child's doctor.

Make sure that your child has access to an inhaler and/or other medications while at school. Give these items to the school staff before the school year begins. Talk with staff about whether your child should carry his

or her inhaler. You can always ask your child's doctor to advocate for his or her needs.

Talk to your child. Let your child know that you have created a plan with the school staff. Let him or her know that he or she can feel safe going to school and engaging in activities. Make sure your child knows how to use the inhaler or medication. Also make sure he or she knows when to ask for help. Talk about the importance of having the inhaler and/or medication accessible while participating in other activities too. This includes activities that may take place away from the school site. These may include field trips, sporting events, school dances, and other events.

Getting Help for Opioid Use Disorder and Opioid Addiction

Are you a new member?

Do you have questions about your current plan and benefits? Visit NebraskaTotalCare.com to locate the member handbook. It has many details about your health plan.

If you or a loved one suffers from addiction to opioids, help is available. There are activities you can take part in, along with medication you can take, to get you well again. Talk to your doctor to determine the best plan for you.

Medication

There are three medications your doctor may prescribe to help with opioid addiction.

- **Methadone** is typically given in liquid form for opioid addiction. It is taken once a day. It can help decrease cravings and withdrawal. Methadone can only be given through an opioid treatment program. Your doctor can help you decide if a methadone treatment program is right for you.
- **Buprenorphine** comes in several forms, including pill, tablet, patch, or shot. Most of the pill and tablet forms are placed under the tongue and along the cheek once a day. The shot is injected under the skin once a month.
- **Naltrexone** comes in a pill and injection form. The injection form is recommended for opioid addiction. It is given once a month.

Activities

Along with medication, there are other activities that can help treat opioid addiction:

- Talking to a counselor
- Taking part in specialty programs that may include medication and behavioral therapy
- Getting help from family members, peers, and friends
- Participating in recovery programs, such as 12-Step or SMART recovery

Additional support

We are here to help with additional tools and local resources. Please contact us by calling 1-844-385-2192 (TTY 711).

- **SAMHSA National Helpline:** 1-800-662-HELP (4357)
samhsa.gov/find-help/national-helpline
- **SAMHSA Treatment Locator:** samhsa.gov/find-treatment



Visit Our Website & Secure Member Portal

Visit NebraskaTotalCare.com to create a member portal account. You can use it to:

- Complete your Health Risk Screening
- Complete your Notice of Pregnancy form (NOP)
- Change your primary care provider (PCP)
- Update your personal information
- Print a temporary member ID card
- Find pharmacy benefit information
- Send Nebraska Total Care a message
- See claims and authorization approvals
- Check rewards card balance and more!

Call Member Services

Call **1-844-385-2192 (TTY: 711)**. We can help you:

- Find a doctor or change your primary care provider (PCP)
- Get a new Nebraska Total Care ID card
- Understand your benefits
- Change your address and phone number
- Get translation help for medical appointments
- Get transportation to your appointments
- Get a paper copy of anything on our website

You can see authorization approvals on our [Secure Member Portal](#).

